

USDA RURAL LOUISIANA DEVELOPMENT

2004 ANNUAL REPORT





Single Family Housing

\$146,624,620

Section 502 Direct Programs					
Very Low Income	239 Loans	\$19,420,092			
Low Income	155 Loans	\$13,517,234			
Total	394 Loans	\$32,937,326			
Section 504 Direct Loan/Grant Programs					
504 Loans	132 Loans	\$912,430			
504 Grants	112 Grants	\$688,115			
Total	244 Loans and Grants	\$1,600,545			
Section 502 Guaranteed Rural Housing (GRH) Program					
GRH Purchase	1,167 Loans	\$110,952,048			
GRH Refinance	11 Loans	\$1,134,701			
Total	1,178 Loans	\$112,086,749			

Committed to the future of rural communities.

Multi-Family Housing

\$19,200,532

Rehabilitation	68 Units	\$1,365,585				
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Section 521 Rental Assistance						
Family	801 Units	\$11,706,615				
Elderly	457 Units	\$5,526,501				
Servicing	81 Units	\$401,692				
Total	1,339 Units	\$17,634,808				
Section 533 Housing Preservation Grants						
Repairs	26 Homes	\$200,139				

Water and Waste

Community Facilities

\$76,031,585

Water and Waste					
Loans	30 Loans	\$33,577,700			
Grants	22 Grants	\$14,612,880			
Total	52 Projects	\$48,190,580			
Solid Waste Management					
Grants	1 Grant	\$99,600			
Distance Learning and Telemedicine					
Grants	1 Grant	\$500,000			
Broadband					
Loan	1 Loan	\$3,958,000			
Community Facilities					
Loans	16 Loans	\$13,588,420			
Loan Guarantees	3 Loan Guarantees	\$8,250,000			
Grants	35 Grants	\$1,444,985			
Total	54 Projects	\$23,283,405			

Business \$24,000,860

Business-Cooperative Services Business and Industry Guaranteed Loans	7 Loans	\$22,978,200
Rural Business Enterprise Grant	3 Grants	\$693,000
Rural Business Opportunity Grant	4 Grants	\$171,960
Value-Added Producer Grant	1 Grant	\$7,700
Rural Entrepreneurship Cooperative Agreement	1 Agreement	\$150,000
Total	16 Projects	\$24,000,860



SUCCESS

USDA RURAL LOUISIANA DEVELOPMENT

Bookmobile Community Center Day Care Facility Downtown Revitalization Elevated Water Tanks Emergency Improvements to Water System Equipment Fire Engines Fire Hydrants Fire Stations
Garbage Truck
Head Start Buildings
Heating/Cooling System for
Community Facility

Homebuyer Education
Hospital Construction
Hospital Improvements
Movie Theater
New Homes
New Water Lines
New Water System
Open-Air Pavilion
Outpatient Rehabilitation
Facility
Police Cars
Rental Assistance
Rental Property

Rehabilitation of Multi-Family Housing Units Repair Homes Sewage Gravity Mains and Lift Stations Technical Assistance Town Hall Renovations Training Upgrade Water Treatment Plants Van Warehouse Work Release Dormitory Working Capital











Single Family Housing Programs provide

homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Multi-Family Housing

Programs offer rural rental housing loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. Rural rental housing guaranteed loans are available for construction, acquisition, or rehabilitation of rural multi-family housing. In addition, deep subsidy rental assistance is available to eligible families.

Community Programs

provide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, waste systems, solid waste, and storm drainage facilities. Community facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives.

Business Programs help

create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or nonprofit entities, Indian tribes or federally-recognized tribal groups, and municipalities. In addition, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives.



Making **Dreams Come True**

One of the hallmarks of the Bush Administration centers on improving the quality-of-life and increasing economic opportunities in rural communities. To do this, USDA Rural Development focuses efforts on three primary areas-homeownership opportunities, business development, and community infrastructure.

The \$50 billion in USDA Rural Development investments made by the Bush Administration has helped to create or save over 800,000



jobs that are important to rural communities. The all time record high of 76.1 percent homeownership in rural areas is evidence that programs are working as USDA Rural Development has helped 170,000 families attain their dream of homeownership. President Bush has set a goal of providing internet access to all Americans by 2007.

USDA Rural Development is helping meet this goal by increasing access for 1.2 million households and businesses to high-speed Internet technologies.

USDA Rural Development has provided 2.7 million people with basic community water and wastewater infrastructure. Additionally, investments that assist communities with financing public health and safety first responder requests, including financing the purchase of 600 fire trucks and 150 police cars and construct or renovate nearly 100 medical facilities, are having a positive impact on the quality of life in rural America.

The Bush Administration understands the values and traditions that are unique to those who call rural America home. President Bush and I, along with our USDA Rural Development family, are working hard to support families, businesses, and communities increase economic opportunities and improve the quality of life in rural communities.

Ann M. Veneman Secretary **United States Department of Agriculture**



Bringing Solutions to **Communities**

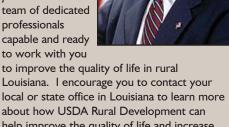
Citizens and community leaders throughout rural America share a common desire to bring economic opportunity and an improved quality of life to their community. There is a remarkable cohesiveness among rural citizens that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their communities.

Today, more Americans than ever are realizing their dream of becoming a homeowner. Bringing stability to families, neighborhoods and increasing personal family wealth through building of financial equity in their future. I am proud to say that 20 percent of the firsttime homeowners receiving financing this year are minority families.

We are committed to aggressively working to help families, communities, and businesses build the basic community infrastructure, help create more local jobs, and gain access to educational and health care services and technologies that allow them to be better prepared to compete in a global environment.

While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides. That is why I unveiled this year a new education and outreach effort designed to ensure everyone in rural areas know what assistance is available to help them achieve their economic goals and improve their quality of life. Simply put, USDA Rural Development is the sole government agency that can build rural communities from the ground up.

To date, the Bush Administration. through USDA Rural Development, has invested \$50 billion to help create or save over 800,000 jobs. We have a team of dedicated professionals capable and ready to work with you



Louisiana. I encourage you to contact your local or state office in Louisiana to learn more about how USDA Rural Development can help improve the quality of life and increase the economic opportunity in your community.

Gilbert Gonzalez

Acting Under Secretary for Rural Development United States Department of Agriculture



Michael B. Taylor State Director USDA Rural Development

Ensuring a Bright Future

Making dreams come true-building stronger communities-and ensuring a bright future for Louisiana-USDA Rural Development is doing it all! Rural communities across Louisiana gained

new businesses, jobs, homes, water systems, waste water systems, community facilities, and much, much more as a result of USDA Rural Development funding during 2004.

Homeownership is a dream for many-but, in Louisiana, we are making it a reality. USDA Rural Development provided financing for new housing to 1,561 families in Louisiana during 2004. In addition, 11 families refinanced their homes at lower interest rates, and 244 homeowners received home improvement loans/grants.

For some, apartment living is the only housing alternative—and, sometimes, rent payments are difficult to make. USDA Rural Development provided rental assistance to 801 families and 457 elderly residents of rural multi-family housing-enabling them to enjoy safe, decent, affordable housing.

Thousands of rural residents in Louisiana are enjoying an improved quality of life because of USDA Rural Development's investment in their communities—through new/improved public water and waste water systems, new community facilities, improved health care, and enhanced telecommunications capability.

In addition, USDA Rural Development is ensuring that rural areas of Louisiana share in economic opportunity through business growth. We helped to build a stronger, more vibrant economy in Louisiana by creating 113 new jobs and saving 1,634 jobs in rural areas.

USDA Rural Development is helping to move Louisiana forward, and our future is bright. I appreciate the opportunity to serve you as State Director, and I look forward to another year of economic growth and prosperity in rural Louisiana.



Contact Us

Monroe Area Office - Area I

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Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

Natchitoches Area Office - Area II

6949 Louisiana Highway | Bypass, Suite | 103 Natchitoches, Louisiana | 71457 Telephone: (318) 352-7100 Parishes Served:

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

Lafayette Area Office - Area III

Whitney National Bank Building 905 Jefferson Street, Suite 320 Lafayette, Louisiana 70501-7913 Telephone: (337) 262-6601

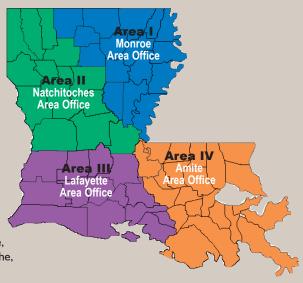
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Amite Area Office - Area IV

805 West Oak Street, Room 3 Amite, Louisiana 70422 Telephone: (985) 748-8751 Parishes Served:

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Visit our webpage at: http://www.rurdev.usda.gov/la/

USDA RURAL LOUISIANA DEVELOPMENT

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For more information on the programs available through USDA Rural Development, please visit our webpage at: http://www.rurdev.usda.gov/la/

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